

To: Chase Cardmember
C/O Michele Veit
Financial Services Advisor
Consumer Dispute Verifications
P.O.Box 15298
Wilmington, DE 19850-5298

January 22, 2011

From: Norma Fritz
5124 College st.
Finleyville PA., 15332

RE: Alleged Acc.# 5401683078286454
5184450072778990

Dear Michele Veit,
Please take notice and action concerning the enclosed material of an alleged debt claimed by Capitol Management Services and/or Chase Bank. Capitol Management and Chase Bank together have to examine the NOTICE AND DEMAND TO VALIDATE DEBT CLAIM that is enclosed.

Norma Fritz

Norma Fritz

All rights reserved
Without prejudice
28 U.S.C. 1746 (1)

CC: Capitol Mgmt. Ser.

EXHIBIT-E-1

To: Capitol Management Services, LP
726 Exchange st. - Suite 700
Buffalo, NY 14210

January 22, 2011

From: Norma Frit
5124 College St.
Finleyville, PA 15332

Re: Alleged acc. # 5401683078286454 - 645453
And # 5184450072778990

Dear Capitol Mgmt. In response to a correspondence from a Chase Cardmember services company at P.O. Box 15298 Wilmington, DE 19850-5298 dated January 17, 2011 and enclosed with a copy of a cancelled check from Chase Cardmember Services do not meet the statutory or C.F.R. rules and regulations which implement said statute, requirements set forth by said law for validation of your alleged claim or a debt per my demand under the Federal Fair Debt Collection Practices Act. This is frivolous and without merit, falling way short of the standards of the said law and regulations and is thus rejected as I know nothing of this matter. My demand of November 23, 2010 of NOTICE AND DEMAND TO VALIDATE DEBT CLAIM (delivery confirmation 0310 1230 0000 8030 5774) has not been fulfilled so I am restating it, by reference as though it was fully stated herein (and with a copy enclosed). A copy of this letter and a copy of my NOTICE AND DEMAND TO VALIDATE DEBT CLAIM will also be sent to CHASE CARDMEMBER SERVICE. Please read it carefully because it is numbered and to VALIDATE this alleged debt that you are claiming each numbered question is demanding a complete and full answering of each and every question, and is demanding many original documents and or certified/validated documents. Until you comply with this DEMAND there is nothing I can do to help you to collect an alleged debt that I know nothing about.

UNTIL FULL DISCLOSURE IS ACHIEVED THERE CAN BE NO CASE,
COLLECTION OR ACTION. " SEE Eads v. Marks, 249 P.2d 257, 260.

Norma Jean Fritz

Autograph, Without Prejudice
28 U.S.C. section 1746 (1)

Deliv. NO 03041560006 0352396

I declare under penalty of perjury in accordance with the laws of the United States of America (**without** "United States") Title 28 U.S.C. section 1746 (1) the foregoing is true and correct and is admitted when not rebutted.

Done this day 24th of January 2011
Notary Public Kathy Rutledge



KATHY RUTLEDGE, Notary Public
State of Ohio
My Commission Expires March 19, 2012

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Certified Mail# 7004 1350 0005 29506711 Date June 20, 2012

Norma D. Fritz
5124 College St.
Finleyville Pa. 15332

Capital Management
726 Exchange Street, Suite 700
Buffalo, New York
June 20, 2012

Dear Capital Management,

I recently received a copy of my Equifax credit report. The credit report showed a credit inquiry by your company that I do not recall authorizing. I understand that you shouldn't be allowed to put an inquiry on my file unless I have authorized it. Please have this inquiry removed from my credit report.

I have sent this letter certified mail because I need your prompt response to this issue. Please be so kind as to forward me documentation that you have had the unauthorized inquiry removed within 45 days of the date of this letter.

Sincerely,

Norma D. Fritz
Norma D. Fritz
168-54-8485

NOTARY Kathy Rutledge

KATHY RUTLEDGE
NOTARY PUBLIC, STATE OF OHIO
My Commission Expires 3/28/2017



Date Nov 23, 2010

Delivery Confirmation 0310 1230 0000 80305774

NOTICE AND DEMAND TO VALIDATE DEBT CLAIM

From: Name: norma d. fritz
Street Location: 5124 college st
Zip Code Near: [15332]
City & State: finleyville, pennsylvania

To: Name: CAPITOL MANAGEMENT SERVICES, LP
Address: 726 Exchange Street-Suite 700,
City & State: Buffalo, NY
Zip Code: 14210

REF: Your correspondence purporting to allege a debt claimed by on 11-6-2010

Name: Chase Bank USA, N.A.
Address: 726 Exchange Street-Suite 700
City & State: Buffalo, NY
Zip code: 14210
Alleged Account # 5401683078286454
Alleged Balance \$ 13334.33

This is an offer to fully pay/discharge the attached claim of debt on the condition that the claiming parties comply within 10 days of receipt of this correspondence.

NOTICE AND DEMAND TO CEASE AND DESIST COLLECTION ACTIVITIES PRIOR TO VALIDATION OF PROPORTED DEBT

Pursuant to the truth in lending laws of the United States Code, Title 15, section 1601 et. seq. and the Fair Debt Collections Practices Act of the United States Code and section 1692 et. seq.

This notice constitutes a timely written response to your Fair Debt Collection Practices Act that you are attempting to collect an alleged debt and is not a dishonor of your alleged claim of debt.

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This notice is my, required by law, demand to "cease and desist" collection activities prior to validation of purported debt and you must validate the enclosed claim of an alleged debt. You must provide verification that an actual debt really exists by producing the following:

- (1) The name and address of the organization or other governmental unit alleging a debt;
- (2) The name and address of the person or persons in that organization or other governmental unit alleging a claim of a debt;
- (3) The name of the actual creditor even if that is myself;
- (4) The origin of the funds used to create this alleged claim of a debt;
- (5) The actual records of the organization or other governmental unit showing the time and place of the deposit and distribution of the funds used to create this alleged claim of debt;
- (6) The actual records of the organization or other governmental unit showing that an actual loan was made from the organization or other governmental unit's own funds that resulted in in the enclosed alleged claim of a debt;
- (7) The actual records of the organization or other governmental unit with a live signature on any document/instrument(s) used to allege the existence of a real loan of funds or debt from the organization or other governmental unit to myself or anyone else by a similar name;
- (8) The actual records of the organization or other governmental unit showing that any and all document/instrument(s) containing my signature or the likeness of my signature were not negotiated by the organization or other governmental unit against my credit to create the funds used for the appearance of a loan and resulting in this alleged claim of debt.
- (9) The actual records of the organization or other governmental unit showing that an honest disclosure of facts relating to the alleged loan was made by the organization or other governmental unit in compliance with the truth in lending laws of the United States Code, Title 15, section 1601 et.

Seq., and Regulation Z.

(10) The actual records of the organization or other governmental unit showing that any and all document/instrument(s) containing my signature or the likeness of my signature were not negotiated or pledges by the organization or other governmental unit against my credit to create the funds used for the appearance of a debt and resulting in this alleged claim of debt.

(11) The actual records of the organization or other governmental unit showing that an honest disclosure of facts relating to the alleged debt was made by the organization or other governmental unit in compliance with truth in lending laws of the United States Code, Title 15, section 1601 et. seq. and Regulation Z.

(12) The person that prepares and swears to the validation of debt must describe: 1) your job description on a daily basis; 2) if you are the regular keeper of those books and records and are familiar with how they are kept and their contents; 3) how long have you been in your position; 4) when did you first come in contact with the alleged account/debt; 5) how frequently do you work with the files and information they are presenting to validate the alleged debt; 6) are you the person/employee who regularly works with the alleged account/debt; and 7) do you have personal knowledge about the alleged debt and/or any alleged account.

15 U.S.C. section 1692 (e) states that a "false representation, in connection with the collection of any debt," includes the false representation of the character or legal status of any debt and further makes a threat to take any action that cannot legally be taken a deceptive practice.

Pursuant to 15 U.S.C. section 1692 (g) (4) **Validation of Debts**, if you have evidence to validate your claim that the attached presentment does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that, within 10 days, you provide such validation and supporting evidence signed and certified under penalty of perjury to substantiate your claim. Until the requirements of the Fair Debt Collections Practices Act have been complied with and your claim is validated, you have no consent to continue any collection activities.

This is a constructive notice that, absent the validation of your claim within 10 days, you must "cease and desist" any and all collection activity and are prohibited from contacting me, through the mail, by telephone, in person, at my home, or at my work. You are further prohibited from contacting any other third party. Each and every attempted contact, in violation of this Act, will constitute harassment and defamation of character and will subject your agency and/or your attorney and any and all agents in his/her individual capacities, who take part in such harassment, and defamation, to a liability for actual damages, as well as statutory damages of up to \$1000.00 for each and every violation, and a further liability for legal fees to be paid to any counsel which I may retain. Further, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy or judgment and are also barred from reporting any derogatory credit information to any credit reporting agency, regarding this alleged disputed purported debt.

Further, pursuant to the **Fair Debt Collection Practices Act**, 15 U.S.C. section 1692 (g) (8), as you are merely an "agency" or other governmental unit of the United States, acting on someone else's behalf, this is a demand that you provide the name of the original "principal" or "holder in due course", for whom you are attempting to collect this alleged debt.

Please take notice that this is a criminal investigation of the business practices of the above named organization or other governmental unit, it's agents, officers, employees, and attorneys, to determine violations of the United States criminal laws. Your enclosed claim of collection of a alleged purported debt appears to be founded upon a false record in violation of U.S.C. Title 18, section 2071, and 2073 (falsifying records) and further; uttering and possessing false obligations and counterfeit securities based upon the falsified records in violation of U.S.C. Title 18, section 471, 472, 473, and/or 513, and further: using corrupt business practices to make and possess false records and claim of obligation, not substantiated by truthful facts in violation of the Federal Racketeer Influences and Corrupt Organization (RICO), U.S.C. Title 18 section 1961 et. Seq. and further: using the U.S. Mail to present such fraud and false instruments amounting to Mail Fraud, criminal conduct falling under Title 18 U.S.C. section 1341 - Frauds and Swindles laws, and further sending mail with false and fictitious names, a criminal conduct falling under Title 18 U.S.C. section 1842 - Fictitious Names.

This response will constitute my effort to resolve this on-going alleged debt claim between the parties involved.

Until full disclosure is achieved, there can be no case, collection or action. "No Civil or Criminal cause of action can arise lest, out of fraud, there by a valid, honest contract." See Eads v. Marks, 249 P. 2d 257,260.

Done this 23 day of Nov. 2010

We declare under penalties of perjury in accordance with the laws of the United States of America (**without** the "United States") Title 28 U.S.C. section 1746 (1) the foregoing is true and correct and is admitted when not rebutted, so help me.

Norma d Fntz

Autograph. Without Prejudice
28 U.S.C. section 1746 (1)

Statement for account number: 5401 6830 7828 6454

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$10,868.03	02/14/09	\$0.00	\$217.00

CHASE

\$

Most major banks provide a
Chase Card Service.
Please call 1-800-945-2000
New address and name - 1-800-945-2000

I want to purchase optional
Chase Payment Protector
Plan. I've read the Benefits &
Disclosures on back of insert.

INITIALS _____ Date _____

540168307828645400021700010868035767251

1800 945 2 0000
NORMA D PRITZ
5124 COLLEGE ST
FINLEYVILLE PA 15332-1160

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19896-5153

|||||

:500016028: 20930782864540

CHASE

Opening/Closing Date: 12/26/08 - 01/26/09
Payment Due Date: 02/14/09
Minimum Payment Due: \$217.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
ESP/INTL 1-800-945-3308
TDD 1-800-956-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

MASTERCARD CARD SUMMARY

Card Number: 5401 6830 7828 6454

Previous Balance \$8,616.92
Payment, Credits \$170.00
Purchases, Cash, Debits +\$2,415.23
Finance Charges +\$105.88
New Balance \$10,868.03

Total Credit Line \$11,000
Available Credit \$131
Cash Access Line \$11,000
Available for Cash \$131

ACCOUNT INQUIRIES
P.O. Box 16298
Wilmington, DE 19850-5298
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19896-5153

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/10	20100007062866686661084	BALANCE TRANSFER TO 441840922915xxxx		\$2,100.00
01/11	20100007062866686661084	TRANSACTION-FEE		83.00
01/10	05444009011606975243085	GIANT EAGLE #1601 SUB GIBSONIA PA		100.00
01/14	10140140200000175561786	Payment Thank You Electronic Chk	170.00	
01/17	55418376018180110740788	VZWLSS-HVR VE FOLSOM CA		185.47
01/22	05444009023620807244613	GET-GO #3168 GEE W MIFFLIN PA		14.00
01/23	55480776024206596000386	BUCA-DI BEPPO #3602 PITTSBURGH PA		34.75

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V 01710%	6.24%	\$396.89	\$2.10	\$0.00	\$0.00	\$2.10
Cash advances	V 05271%	19.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V 01710%	6.24%	\$1,065.25	\$5.75	\$63.00	\$0.00	\$68.75
Promotional summary	.01083%	3.89%	\$2,625.11	\$8.89	\$0.00	\$0.00	\$8.89
Promotional summary	.01387%	4.89%	\$4,018.33	\$17.03	\$0.00	\$0.00	\$17.03
Promotional summary	.01915%	6.89%	\$1,633.78	\$9.11	\$0.00	\$0.00	\$9.11
Total finance charges							\$105.88

Effective Annual Percentage Rate (APR): 11.90%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Romance them in style with gifts from 1-800-Flowers.com!
Order now to save 15% on fresh Valentine's flowers,
sweet treats and more great gifts when you identify
yourself as a Chase Cardmember and mention code Chase44
*For details please visit www.1800Flowers.com/disclaimer

Receive a 25% discount on TaxCut Online federal programs at
www.hrblock.com/chase/offer. This identifies you as a
Chase customer. Select the online program that is right for
you: Basic, Premium or Signature. Valid until 10/15/2009.
State programs not included in offer.

This Statement is a Facsimile - Not an original0000001 F1833335 D 6
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Page 1 of 1

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0251 0000000001 600901

Address Change Request

Please provide information below only if the address information on form is incorrect:

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

To contact us regarding your account:

By Telephone:			
English	1-800-945-2000	Send Inquiries to:	Mail Payments to:
Español	1-800-945-3300	P.O. Box 15298	P.O. Box 15153
TDD	1-800-956-0060	Wilmington, DE 19850-6298	Wilmington, DE 19866-5153
Pay by phone	1-800-436-7968		
Outside U.S. call collect	1-302-694-8200		

Visit Our Website:
www.chase.com/creditcards

Information About Your Account

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our Payments address on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our Payments address, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the inquiries address shown on this statement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15089, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payments address shown on this statement.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we bill your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "TV" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the inquiries address or Customer Service telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

1A111408

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Guarantor	FRITZ	NORMA D	Case# 064548053	*ACCOUNT NOTES*
11/16/12	JUST REVIEWING		15.52 SFEGLEY 45	*
11/16/12	EML RCVD 11/1-CM WANTS IN		16.08 CGRAHAM 118	
11/16/12	QUIRT REMOVED FROM HER CR		16.08 CGRAHAM 118	Contact Series
11/16/12	EDIT-FORWARD TO CMAGNUSON		16.08 CGRAHAM 118	01 11/06/10
11/16/12	CM ASKED IF WE GOT HER LE		16.08 CGRAHAM 137	
11/16/12	TTER AND WHAT WE WILL BE		16.08 CGRAHAM 137	
11/16/12	DOING-ADVISED WE GOT LETT		16.08 CGRAHAM 137	
11/16/12	ER BUT WILL NOT BE REMOVN		16.08 CGRAHAM 137	Selected
11/16/12	IG THE INQUIRY FROM HER C		16.08 CGRAHAM 137	
11/16/12	REDIT-CM ASKED TO BE TRAN		16.08 CGRAHAM 137	
11/16/12	SFERRED TO CMAGNUSONS VM/		16.09 CGRAHAM 137	
11/16/12	/CALLY		16.09 CGRAHAM 137	
11/16/12	GENERAL CORRESPONDENCE		16.08 CGRAHAM 118	
11/16/12	COMPLIANCE NOTES		16.08 CGRAHAM 137	

W/S 03

F1-Archived F6-Add notes F9-Expanded format F10-Audit notes F12-Letter history
 F3-Summary F8-Special F20-All notes F24-Last notes

E11